

DECLARATION OF MICHAEL L. DUIVIS

I, Michael L. Duivis, declare as follows:

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- 1. I am the debtor in this chapter 13 bankruptcy case filed on December 9, 2020.
- 2. Approximately fifty (50) days prior to filing this bankruptcy case I purchased a vehicle, which was listed as an asset in schedule A/B of this case, the 2020 Chevrolet Camaro.
- 3. My previous vehicle was a 1989 Chevrolet Silverado (the "Silverado").
- 4. On September 13, 2020 the Silverado's engine head gasket blew-out causing the engine to lose oil, overheat and die.
- 5. I received an estimate of approximately \$8,000.00 to repair the Silverado.
- 6. Due to the high cost of repair and age of the vehicle, I opted to sell the Silverado to my neighbor for \$1,000.00, this sale was disclosed in my Statement of Financial affairs.
- 7. I purchased a new vehicle on or about October 20, 2020.
- 8. The down payment for said vehicle was \$10,000.00, paid in cash.
- 9. My attorney has informed me with a basic understanding of the chapter 7 liquidation analysis performed in chapter 13 cases, to wit I understand and agree that the down payment amount of \$10,000.00 made towards this vehicle should be included in my calculation of non-exempt assets and equity for the chapter 7 liquidation analysis.
- 10. I have reviewed and signed a 2nd Amended Chapter 13 Plan, which is being filed concurrently with this declaration, and affirm that to my understanding, the chapter 7 liquidation amount stated in Section I.B.1.b was re-calculated including the down payment amount of \$10,000.00.
- I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: February 12, 2021

Michael L. Duivis

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PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
3870 La Sierra Ave., Ste. 301
Riverside, CA 92505
A true and correct copy of the foregoing document entitled (specify):
will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in
the manner stated below:
1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General
Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date)
02/13/2021 , I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that
the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:
Amrane (SA) Cohen (TR) efile@ch13ac.com
Mark A Pahor mark@markslc.com, themarksfirm@gmail.com
United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov
Katherine S Walker kwalker@steelellp.com, bquon@steelellp.com
Service information continued on attached page
2. <u>SERVED BY UNITED STATES MAIL</u> : On (date) <u>02/13/2021</u> , I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge <u>will be completed</u> no later than 24 hours after the document is filed. Hon. Theodor C. Albert, U.S. Bankruptcy Court Central District of California 411 West Fourth Street, Ste. 5085 / Courtroom 5B, Santa Ana, CA 92701-4593
The vest routh street, sie. 6666 routhoom ob, Santa Ana, SA 32761-4656
Service information continued on attached page
3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date), I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.
Service information continued on attached page
I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.
\mathcal{N}_{A}
02/13/2021 Mark Pahor
Date Printed Name Signature